Certificate Number: 17082-PAM-DE-039006483

Bankruptcy Case Number: 24-02468



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 27, 2024, at 7:44 o'clock PM MST, JOSEPH D GRIM completed a course on personal financial management given by internet by Summit Financial Education, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: October 27, 2024 By: /s/Orsolya K Lazar

Name: Orsolya K Lazar

Title: Executive Director